Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

### Filing at a Glance

Company: MetLife Insurance Company of Connecticut

Product Name: Term Life Insurance Policy

SERFF Tr Num: METD-125512777 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 38433

Sub-TOI: L04I.500 Other

Co Tr Num: L-15759-MICC

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Patricia Crowley, Jennifer Disposition Date: 03/21/2008

DeCesare

Date Submitted: 03/17/2008 Disposition Status: Filed

Implementation Date:

State Filing Description:

#### General Information

Implementation Date Requested:

Project Name: Term Reprice Status of Filing in Domicile: Pending

Project Number: L-15759

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 03/21/2008

State Status Changed: 03/21/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Life Informational Filing: Term Policy Reprice, L-15759

This filing is to notify you that the product on the above referenced, previously approved form is being repriced. Enclosed is a revised copy of the Policy Summary page that is used with the above referenced policy. The Premium has been changed to reflect the new pricing. Also, the policy fee has been set equal to zero.

The information on the Policy Specifications page has been bracketed to denote that it is John Doe specific information

SERFF Tracking Number: METD-125512777 State: Arkansas
Filing Company: MetLife Insurance Company of Connecticut State Tracking Number: 38433

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Project Name/Number: Term Life Insurance Policy

Term Reprice/L-15759

and will vary based on each insured.

We previously submitted the appropriate filing documents to your Department to inform you of our company name change from The Travelers Insurance Company to MetLife Insurance Company of Connecticut due to the acquisition by MetLife, Inc. Please note your Department has already approved all filings related to this name change. The above referenced policy form was omitted from that list in error. We have enclosed a revised list of forms that are affected by the renaming of The Travelers Insurance Company to MetLife Insurance Company of Connecticut.

You have our assurance that we are in compliance with Ark. Code Ann. 23-79-138 and Regulation 49.

We look forward to receiving your acknowledgement of this filing.

Enclosures: Full Set of Guaranteed Premium Rates; Revised Renaming List; Filing Fee \$50.00; Revised Policy Summary Page

## **Company and Contact**

#### **Filing Contact Information**

Jennifer DeCesare, Senior Consultant jdecesare@metlife.com
501 Boylston Street (617) 578-3677 [Phone]
Boston, MA 02116 (617) 578-5505[FAX]

Filing Company Information

MetLife Insurance Company of Connecticut CoCode: 87726 State of Domicile: Connecticut

One Cityplace Group Code: 41 Company Type: Life Hartford, CT 06103-3415 Group Name: State ID Number:

(617) 578-2000 ext. [Phone] FEIN Number: 06-0566090

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# **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: AR charges \$50 per policy filing; therefore we are sending through EFT \$50.

SERFF Tracking Number: METD-125512777 State: Arkansas

Filing Company: MetLife Insurance Company of Connecticut State Tracking Number: 38433

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

Per Company: No

SERFF Tracking Number: METD-125512777 State: Arkansas

Filing Company: MetLife Insurance Company of Connecticut State Tracking Number: 38433

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

MetLife Insurance Company of Connecticut \$50.00 03/17/2008 18701753

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

# **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	03/21/2008	03/21/2008

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

# **Disposition**

Disposition Date: 03/21/2008

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Revised Renaming List		Yes
Supporting Document	Revised Policy Summary Page		Yes
Supporting Document	Guaranteed Rates		Yes

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

### **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: METD-125512777 State: Arkansas
Filing Company: MetLife Insurance Company of Connecticut State Tracking Number: 38433

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

## **Supporting Document Schedules**

Review Status:

Bypassed -Name: Certification/Notice 02/27/2008

Bypass Reason: Not required for this filing - informational filing.

Comments:

Review Status:

Bypassed -Name: Application 02/27/2008

Bypass Reason: Not applicable...

Comments:

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 02/27/2008

Bypass Reason: This product does not develop cash values. Therefore, an actuarial memorandum is not

required.

**Comments:** 

Review Status:

Satisfied -Name: Revised Renaming List 03/04/2008

Comments: Attachment:

AR.pdf

Review Status:

Satisfied -Name: Revised Policy Summary Page 03/04/2008

Comments: Attachment:

Policy Summary.pdf

Review Status:

Satisfied -Name: Guaranteed Rates 03/04/2008

Comments:

Attachment:

SERFF Tracking Number: METD-125512777 State: Arkansas

Filing Company: MetLife Insurance Company of Connecticut State Tracking Number: 38433

Company Tracking Number: L-15759-MICC

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Term Life Insurance Policy
Project Name/Number: Term Reprice/L-15759

Full Set of Guaranteed Premium Rates.pdf

#### **ARKANSAS**

# THE TRAVELERS INSURANCE COMPANY NAME TO BE CHANGED TO:

#### METLIFE INSURANCE COMPANY OF CONNECTICUT

FORM NUMBER	FORM DESCRIPTION
L-15310	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET
L-15371	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES
L-15310-B	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK
L-15319	INSURED TERM INSURANCE RIDER
L-15235	LIFE INSURANCE CONSENT FORM
L-15236	APPLICATION FOR GUARANTEED ISSUE
L-15402	APPLICATION FOR SIMPLIFIED ISSUE
L-15242	TEMPORARY LIFE INSURANCE BINDER AGREEMENT
L-15325	VARIABLE LIFE SUPPLEMENT
L-15508	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET
L-15517	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES
L-15508-B	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK
L-15515	INSURED TERM INSURANCE RIDER
L-15933	APPLICATION FOR GUARANTEED ISSUE
L-15580	APPLICATION FOR SIMPLIFIED ISSUE
L-15511	VARIABLE LIFE SUPPLEMENT
L-15585	TEMPORARY LIFE INSURANCE BINDER AGREEMENT
L-15759	TERM LIFE INSURANCE POLICY JACKET
L-15761	TERM LIFE INSURANCE POLICY INTERNAL PAGES
L-15759-B	TERM LIFE INSURANCE POLICY JACKETBACK
L-15799	FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET
L-15809	FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES
L-15799-B	FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK
L-15913	VARIABLE LIFE SUPPLEMENT

AR Page 1 of 2

L-15511-III VARIABLE LIFE SUPPLEMENT  L-16643 VARIABLE LIFE SUPPLEMENT  L-17253 CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17257 CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES  L-17221-B CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17223 INSURED TERM INSURANCE RIDER  L-17306 VARIABLE LIFE SUPPLEMENT  L-17356 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17389 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17381-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17667 SUPPLEMENT TO APPLICATION  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - AERONAUTICS  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - AUTOMOBILE RACING  L-17675 EXCLUSION RIDER - AUTOMOBILE RACING  L-17676 EXCLUSION RIDER - SCUBA OR SKIN DIVING		
L-17253 CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET L-17257 CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES L-17221-B CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK L-17223 INSURED TERM INSURANCE RIDER L-17306 VARIABLE LIFE SUPPLEMENT L-17356 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET L-17381-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK L-17422 VARIABLE LIFE SUPPLEMENT L-17561 CONDITIONAL RECEIPT L-17680 CASH VALUE ENHANCEMENT RIDER L-17400 LIFE APPLICATION L-17400 LIFE APPLICATION L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION L-17402 TEMPORARY INSURANCE AGREEMENT L-17403 PART TWO - MEDICAL L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP. L-16539 AVOCATION SUPPLEMENT L-17657 SUPPLEMENT TO APPLICATION L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT L-17671 EXCLUSION RIDER - AERONAUTICS L-17672 EXCLUSION RIDER - AERONAUTICS L-17673 EXCLUSION RIDER - AUTOMOBILE RACING L-17674 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-15511-III	VARIABLE LIFE SUPPLEMENT
L-17257 CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES L-17221-B CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK L-17223 INSURED TERM INSURANCE RIDER L-17306 VARIABLE LIFE SUPPLEMENT L-17356 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES L-17351-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK L-17422 VARIABLE LIFE SUPPLEMENT L-17561 CONDITIONAL RECEIPT L-17680 CASH VALUE ENHANCEMENT RIDER L-17400 LIFE APPLICATION L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION L-17402 TEMPORARY INSURANCE AGREEMENT L-17403 PART TWO - MEDICAL L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP. L-16539 AVOCATION SUPPLEMENT L-17667 SUPPLEMENT TO APPLICATION L-17661 EXCLUSION RIDER - AERONAUTICS L-17671 EXCLUSION RIDER - AERONAUTICS L-17672 EXCLUSION RIDER - AUTOMOBILE RACING L-17674 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-16643	VARIABLE LIFE SUPPLEMENT
L-17221-B CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK L-17223 INSURED TERM INSURANCE RIDER L-17306 VARIABLE LIFE SUPPLEMENT L-17356 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES L-17381-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK L-17422 VARIABLE LIFE SUPPLEMENT L-17661 CONDITIONAL RECEIPT L-17680 CASH VALUE ENHANCEMENT RIDER L-17400 LIFE APPLICATION L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION L-17402 TEMPORARY INSURANCE AGREEMENT L-17403 PART TWO - MEDICAL L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP. L-16639 AVOCATION SUPPLEMENT L-17657 SUPPLEMENT TO APPLICATION L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT L-17671 EXCLUSION RIDER - AERONAUTICS L-17672 EXCLUSION RIDER - AERONAUTICS L-17674 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17253	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET
L-17223 INSURED TERM INSURANCE RIDER  L-17306 VARIABLE LIFE SUPPLEMENT  L-17356 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES  L-17351-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-16536 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17257	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES
L-17366 VARIABLE LIFE SUPPLEMENT  L-17366 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES  L-17351-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17221-B	CORPORATE FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK
L-17356 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET  L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES  L-17351-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - HANG GLIDING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17223	INSURED TERM INSURANCE RIDER
L-17388 FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES  L-17351-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17674 EXCLUSION RIDER - AUTOMOBILE RACING  L-17675 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - HANG GLIDING	L-17306	VARIABLE LIFE SUPPLEMENT
L-17351-B FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK  L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17356	FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKET
L-17422 VARIABLE LIFE SUPPLEMENT  L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17388	FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY INTERNAL PAGES
L-17561 CONDITIONAL RECEIPT  L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17351-B	FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE POLICY JACKETBACK
L-17680 CASH VALUE ENHANCEMENT RIDER  L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17422	VARIABLE LIFE SUPPLEMENT
L-17400 LIFE APPLICATION  L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17561	CONDITIONAL RECEIPT
L-17401 AUTHORIZATION FOR RELEASE OF INFORMATION  L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17680	CASH VALUE ENHANCEMENT RIDER
L-17402 TEMPORARY INSURANCE AGREEMENT  L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17400	LIFE APPLICATION
L-17403 PART TWO - MEDICAL  L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17401	AUTHORIZATION FOR RELEASE OF INFORMATION
L-16535 FOREIGN TRAVEL OR RESIDENCE SUPP.  L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17402	TEMPORARY INSURANCE AGREEMENT
L-16539 AVOCATION SUPPLEMENT  L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17403	PART TWO - MEDICAL
L-17657 SUPPLEMENT TO APPLICATION  L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-16535	FOREIGN TRAVEL OR RESIDENCE SUPP.
L-17641 COVERAGE EFFECTIVE DATE ENDORSEMENT  L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-16539	AVOCATION SUPPLEMENT
L-17671 EXCLUSION RIDER - AERONAUTICS  L-17672 EXCLUSION RIDER - MOTORCYCLE RACING  L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17657	SUPPLEMENT TO APPLICATION
L-17672 EXCLUSION RIDER - MOTORCYCLE RACING L-17673 EXCLUSION RIDER - AUTOMOBILE RACING L-17674 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17641	COVERAGE EFFECTIVE DATE ENDORSEMENT
L-17673 EXCLUSION RIDER - AUTOMOBILE RACING  L-17674 EXCLUSION RIDER - HANG GLIDING  L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17671	EXCLUSION RIDER - AERONAUTICS
L-17674 EXCLUSION RIDER - HANG GLIDING L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17672	EXCLUSION RIDER - MOTORCYCLE RACING
L-17675 EXCLUSION RIDER - SCUBA OR SKIN DIVING	L-17673	EXCLUSION RIDER - AUTOMOBILE RACING
	L-17674	EXCLUSION RIDER - HANG GLIDING
L-17676 EXCLUSION RIDER - SKY DIVING	L-17675	EXCLUSION RIDER - SCUBA OR SKIN DIVING
	L-17676	EXCLUSION RIDER - SKY DIVING
L-RTPC TERM LIFE INSURANCE POLICY	L-RTPC	TERM LIFE INSURANCE POLICY

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#### POLICY SUMMARY

[JOHN DOE] INSURED:

STATED AMOUNT: [\$100,000]
POLICY DATE: [DECEMBER 1, 2008]
POLICY NUMBER: [1234567] ISSUE AGE: [35]

ISSUE DATE [DECEMBER 1, 2008]

BENEFIT DESCRIPTION PREMIUM PREMIUM ANNUAL PAYABLE PREMIUM PAYABLE FROM TO

TERM LIFE INSURANCE TO

EXPIRY DATE OF DECEMBER 1, 2009

PREMIUM [12/01/2008] [12/01/2009] [\$56.00\*]

\*PREMIUM SHOWN INCLUDES A \$0 ANNUAL POLICY FEE.

THE TERM PERIOD FOR THIS POLICY IS ONE YEAR. COVERAGE EXPIRES AT THE END OF THE TERM PERIOD.

RATE CLASS: STANDARD

REINSTATEMENT INTEREST RATE: 6% ANNUALLY

	y of Connecticut
	, ,
Attained Age	42.10
1	4.49
3	2.37 1.72
4	1.72
5	1.21
7	1.07 0.98
8	0.90
9	0.85
10	0.83
11 12	1.00
13	1.08
14	1.17
15 16	1.27 0.50
17	0.51
18	0.51
19 20	0.52 0.52
21	0.52
22	0.53
23	0.53
24 25	0.54 0.54
26	0.54
27	0.54
28 29	0.55 0.55
30	0.55
31	0.55
32 33	0.55
34	0.56
35	0.56
36	0.56
37 38	0.57 0.57
39	0.57
40	0.57
41 42	0.61
43	0.69
44	0.73
45 46	0.77 0.83
47	0.88
48	0.94
49	0.99
50 51	1.05 1.13
52	1.21
53	1.29
54 55	1.37 1.45
56	1.59
57	1.74
58 59	1.88 2.03
60	2.15
61	2.37
62	2.54
63 64	2.71
65	3.20
66	3.61
67 68	4.02
69	4.84
70	5.25
71 72	5.95 6.65
73	6.65 7.35
74	8.05
75	8.75
76 77	9.82 10.89
78	11.96
79	13.03
80	14.10
81 82	15.63 17.16
83	18.69
84	20.22
85 86	21.75 33.72
87	45.69
88	57.67
89	69.64
90 91	81.61 93.75
92	105.89
93	118.04
94	130.18
95 96	142.32 159.75
97	177.18
98	194.61